

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason A. Wilbert
Sarah Jessica Wilbert
Debtors

Case No. 21-01485-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Oct 12, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jason A. Wilbert, Sarah Jessica Wilbert, 625 Grandview Avenue, Camp Hill, PA 17011-1817
5422230	+ Crumay Parmes Associates, Inc., 104 Erford Road, Camp Hill, PA 17011-1898
5422234	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
5422236	+ MS Hershey Medical Center, Attn: Patient Financial Services, PO Box 853, Hershey, PA 17033-0853
5422235	Medical Diagnostic Laboratories, 2439 Kuser Road, Hamilton, NJ 08690-3303
5422237	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
5422238	Penn State Health, PO Box 829725, Philadelphia, PA 19182-9725
5422239	PennState Health Holy Spirit, PO Box 983159, Boston, MA 02298-3159

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Oct 12 2021 23:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5422227	+ EDI: CITICORP.COM	Oct 12 2021 23:13:00	CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
5422226	EDI: CAPITALONE.COM	Oct 12 2021 23:13:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5422229	EDI: WFNNB.COM	Oct 12 2021 23:13:00	Comenity Bank / Overstock.com, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
5422231	EDI: DISCOVER.COM	Oct 12 2021 23:13:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
5422232	+ EDI: AMINFOFP.COM	Oct 12 2021 23:13:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
5422233	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 12 2021 19:15:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
5422228	EDI: JPMORGANCHASE	Oct 12 2021 23:13:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5422240	+ Email/Text: bankruptcynotices@psecu.com	Oct 12 2021 19:15:00	PSECU, 1500 Elmerton Avenue, PO Box 67013, Harrisburg, PA 17106-7013
5422555	+ EDI: RMSC.COM	Oct 12 2021 23:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5422241	EDI: RMSC.COM	Oct 12 2021 23:13:00	Synchrony Bank / Amazon, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5422242	EDI: RMSC.COM	Oct 12 2021 23:13:00	Synchrony Bank / HHGregg, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL

5422243	EDI: RMSC.COM	Oct 12 2021 23:13:00	32896-5060 Synchrony Bank / Home Design, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5422244	EDI: RMSC.COM	Oct 12 2021 23:13:00	Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
5422245	EDI: RMSC.COM	Oct 12 2021 23:13:00	Synchrony Bank / PayPal Extras, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2021 at the address(es) listed below:

Name	Email Address
Lawrence G. Frank (Trustee)	lawrencegfrank@gmail.com PA39@ecfcbis.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Jason A. Wilbert pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Sarah Jessica Wilbert pmurphy@dplglaw.com kgreene@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	First Name Jason A. Wilbert Middle Name _____ Last Name _____	Social Security number or ITIN xxx-xx-2957 EIN -----
Debtor 2 (Spouse, if filing)	First Name Sarah Jessica Wilbert Middle Name _____ Last Name _____	Social Security number or ITIN xxx-xx-5003 EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:21-bk-01485-HWV		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason A. Wilbert

Sarah Jessica Wilbert

**By the
court:**10/11/21

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.